

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MISSOURI**

In Re:)	
)	
Carolyn Sue Arment, <i>Debtor</i>)	
)	Case No. 14-50265-can
Seterus, Inc., as authorized subservicer for Federal National)	
Mortgage Association ("Fannie Mae"), a corporation)	Chapter: 13
organized and existing under the laws of the United States of)	
America, by Seterus, Inc., loan servicing agent for <i>Moving</i>)	
<i>Creditor</i>)	
)	
vs.)	
)	
Carolyn Sue Arment, <i>Debtor</i>)	
)	
and)	
)	
Richard V. Fink, <i>Trustee</i>		

ORDER GRANTING RELIEF FROM STAY

THIS MATTER comes on for consideration upon the Motion of Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, its subsidiaries, affiliates, predecessors in interest, successors or assigns ("Creditor"), for its Motion for Relief from Stay. The appearances are Wendee Elliott-Clement, of the firm of SouthLaw, P.C.; and Carolyn Sue Arment, by Todd W. Griffiee. Based upon the pleadings filed and the evidence produced,

IT IS ORDERED that the Motion is GRANTED. Creditor, its successors or assigns, is hereby authorized to foreclose the lien of its mortgage as to the real property legally described as

**LOT THIRTY-TWO (32), BLOCK SIX (6), ST. JOSEPH EASTERN EXTENSION,
AN ADDITION TO THE CITY OF ST. JOSEPH, MISSOURI,** commonly known as
809 North 23rd Street, Saint Joseph, MO 64506,

by any lawful means including by exercise of the power of sale by the Trustee named in the Deed of Trust or by the duly appointed Successor Trustee, if one be appointed by Movant; and after the sale, to pursue any other remedies the purchaser may have pursuant to the terms of the Promissory Note and Deed of

United States Bankruptcy Court
Western District of Missouri

In re: Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America v. Carolyn Sue Arment

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Trust, including enforcing rights to possession of the premises under the terms of the Promissory Note and Deed of Trust and in accordance with applicable non-bankruptcy state law, and

IT IS FURTHER ORDERED that this Order for Relief from the Automatic Stay shall be effective immediately and that there shall not be a stay of enforcement of this Order pursuant to Federal Rule of Bankruptcy Procedure 4001(a)(3), and

IT IS FURTHER ORDERED that Creditor may exercise its remedies available under state law, up to and including foreclosure of its mortgage against Debtor(s) interest in the Property. Creditor may, at its option, contact Debtor(s) by telephone or by written correspondence to offer, provide and enter into a forbearance agreement, deed in lieu of foreclosure, loan modification, refinance agreement or other loan workout/loss mitigation agreement, and

IT IS FURTHER ORDERED that Debtor(s) is responsible for obtaining court approval of any future agreements or modifications which constitute the incurrence of debt and Debtor(s) shall be responsible for providing notice of any agreements or modifications which increase or reduce Debtor(s) disposable income and/or which affect the ability of Debtor(s) to perform under the Chapter 13 Plan, and

IT IS FINALLY ORDERED that relief from the automatic stay is applicable even if the case is converted, unless otherwise specifically ordered.

IT IS SO ORDERED.

Dated: May 18, 2016

/s/ Cynthia Norton
Judge, U.S. Bankruptcy Court

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